



Vine & Branches
REALTY GROUP

THE COMPLETE

Home Buyer's Guide

Leander • Cedar Park • Liberty Hill

For first-time buyers and families relocating to the northwest Austin metro

Love God • Love People • Love Real Estate



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Welcome: Let's Get You Home

Buying a home in the northwest Austin suburbs is one of the best decisions you can make right now and one of the easiest to get wrong if you don't know the local terrain. We've spent more than 20 years walking buyers through this exact market: **Leander, Cedar Park, and Liberty Hill**. This guide is the conversation we have with every client before we ever tour a house.



It's built for two kinds of buyers, and often you're both at once: the **first-time buyer** who wants to understand every dollar and every step, and the **relocating buyer** moving in from out of state who needs to learn a brand-new market fast. Wherever you land, we've marked the parts that matter most for you.

We've organized everything around the three questions that actually keep buyers up at night: *What does this really cost? Where should I buy? And how does the process work?* Read it start to finish, or jump to the section you need. Then let's talk.

OUR MISSION

To serve families with integrity and compassion — fostering hope through servant leadership and nurturing relationships that empower them to break generational barriers, transforming hope into reality. That's the promise behind every page of this guide.

HOW TO USE THIS GUIDE

- ▶ **FIRST-TIME BUYER?** Start with Part 1 (Money) It's where the surprises live.
- ▶ **RELOCATING?** Start with Part 2 (Place) and the property-tax section, then read Part 1.
- ▶ **EVERYONE:** Don't skip "The Questions Buyers Don't Think to Ask." That's where 20 years of hindsight lives.

A quick, honest note: figures in this guide: tax rates, loan programs, incentives are current as of 2026 and move constantly. Treat every number here as a well-informed starting point, and let's verify the specifics for your exact address and situation together.

PART ONE

Money: What This Actually Costs

The number one fear we hear, from first-timers especially, is “What if there's a cost I didn't see coming?” This section is here so there isn't.

What You Actually Need Upfront

Three buckets, not one. Most buyers only think about the down payment and get blindsided by the other two:

- **Down payment.** Anywhere from 0% (VA, USDA) to 3–5% (many first-time and conventional loans) to 20% (to avoid mortgage insurance). You do not need 20% to buy, that myth stops more first-time buyers than any real obstacle.
- **Closing costs.** Budget roughly 2–4% of the purchase price for lender fees, title, appraisal, and prepaids. On a \$450,000 home, that's about \$9,000–\$18,000.
- **Reserves & cushion.** Plan on a few months of expenses after closing. Relocating buyers who haven't started a local job yet: we'd want to see closer to six months set aside.

RELOCATION BUYERS: MOVING MATH

Long-distance moves run \$5,000–\$15,000 on top of your down payment and closing costs. Fold it into the budget now, not at the U-Haul counter.

Down Payment Assistance (First-Time Buyers, Read This)

Texas has real programs that put money toward your down payment and closing costs. Availability and terms change with funding cycles, so we confirm current eligibility with your lender, but these are the doors worth knocking on:

Program	What it offers	Good to know
TDHCA – My First Texas Home thetexashomebuyerprogram.com	30-yr fixed loan with down payment / closing help	Income & purchase-price limits apply
TSAHC – Home Sweet Texas tsahc.org » Home Sweet Texas	Down payment assistance, open to eligible buyers	Pairs with the loan; not just first-timers
TSAHC – Homes for Texas Heroes tsahc.org » Texas Heroes	Assistance for teachers, first responders, EMS, veterans	If you qualify, start here
Mortgage Credit Certificate (MCC) thetexashomebuyerprogram.com	Federal tax credit on part of your mortgage interest	Lowers long-term cost; ask your lender

Tap any link above to go straight to the program's official site — and take TSAHC's quick online Eligibility Quiz to see which doors are open to you before we even talk to a lender.

The 3-year rule surprises people: “first-time buyer” usually means you haven't owned a home in the past three years — not that you've literally never owned one. Many more buyers qualify than assume they do.

THE PAPER-TRAIL TRAP

Lenders scrutinize every large deposit in your accounts. Down-payment help from family needs a signed gift letter. Sold a car for cash? Document it. An unexplained deposit can delay — or kill — your loan. Get your paperwork organized before you shop, not during underwriting.

Credit, Loan Types & Getting Pre-Approved

The loan you choose shapes your down payment, your monthly cost, and your total cost over the years you own the home. The main options for buyers in our area:

Loan type	Typical down	Best for
VA	0%	Veterans / active duty. No PMI, strong rates. If you qualify, use it.
Conventional	3–20%	Solid credit; 20% down removes mortgage insurance
FHA	3.5%	Lower credit scores or thinner credit history
USDA	0%	Eligible rural-designated areas (parts of Liberty Hill's fringe)

Credit score: many programs start around a 620 minimum, but a higher score meaningfully lowers your rate. If your score needs work, that's a fixable project — we just start it early.

PRE-QUALIFICATION VS. PRE-APPROVAL — NOT THE SAME THING

Pre-qualification is a quick estimate. **Pre-approval** means a lender has verified your documents and stands behind a number. In a market where good homes still move, sellers take pre-approved buyers seriously and wave off the rest. Get pre-approved before we tour.

Your Real Monthly Payment

The mortgage quote you see online is only part of the story. Your actual payment is **PITI** — Principal, Interest, Taxes, and Insurance — plus mortgage insurance when you put down less than 20%. Here's what that looks like on a real Leander-area starter home with the loan most first-time buyers actually use — **FHA with 3.5% down**:

EXAMPLE: \$350,000 HOME • 3.5% DOWN (FHA) • 6.5% 30-YEAR FIXED

Down payment: \$12,250 • Loan: \$337,750 + FHA's 1.75% upfront mortgage insurance financed in ≈ \$343,660 total

Where it goes	Monthly	What it is
Principal	≈ \$310	Pays down what you owe — this builds your equity
Interest	≈ \$1,860	The cost of borrowing; largest slice early on
Property taxes	≈ \$640	At ~2.2% combined rate, escrowed monthly
Homeowner's insurance	≈ \$185	Protects the home; escrowed monthly
Mortgage insurance (MIP)	≈ \$160	FHA's monthly premium at 0.55%/yr of the loan
Total payment	≈ \$3,155	Your true monthly cost — not just “the mortgage”

Three things this table teaches:

- **Early payments are mostly interest.** That \$310/\$1,860 split shifts steadily in your favor every month — by the back half of the loan, most of your payment builds equity.
- **Know your mortgage insurance exit.** With 3.5% down, FHA's MIP lasts the life of the loan — the common exit is refinancing to a conventional loan once you reach 20% equity. (Conventional PMI, by contrast, can be removed at 20% equity without refinancing.) Either way, it's the price of buying now instead of renting for years while you save — often a fair trade, and one we calculate together.

- **Taxes are the swing number.** That \$640 assumes ~2.2%; in a newer MUD community the same house could run \$150+ more per month. Same mortgage, different neighborhoods, different payment — which brings us to the single most important section in this guide.

Property Taxes — The Williamson County Reality

If you read one section twice, make it this one. Texas has no state income tax — that's the good news, and for relocating buyers it's a real win. The trade-off is higher property taxes, and our suburbs have a wrinkle most buyers have never heard of: MUDs and PIDs.

The Base Rate

Effective property tax rates in Williamson County generally run **about 1.9% to 2.4%** of appraised value, depending on your city and school district. Cedar Park tends to sit a touch lower than base Leander; heavily MUD-burdened new-construction neighborhoods sit higher. A rough estimate for a \$450,000 home lands somewhere around \$8,500–\$10,000 a year before exemptions.

MUDs & PIDs — The Wrinkle

A **MUD (Municipal Utility District)** funds the water, sewer, and infrastructure that made a new master-planned community possible. It shows up as an extra line on your tax bill, typically adding **0.3% to 0.7%+** on top of the base rate. On a \$400,000 home, that's roughly **\$1,200 to \$2,800 more per year**. A **PID (Public Improvement District)** works similarly for specific improvements.

THE PART ALMOST NO ONE TELLS YOU

MUD rates are not permanent. They're tied to bond debt, and as that debt is paid down over 20–30 years, the rate declines — and can eventually dissolve entirely when the area is annexed into the city's utility system. A MUD charging 0.55% today may be at 0.40% now and heading toward 0.20%. When you're comparing two homes, ask for each MUD's current rate

and its bond-retirement schedule

. That future trajectory is real money.

Homestead & Other Exemptions

Once the home is your primary residence, exemptions lower your taxable value. You apply once with the appraisal district after you move in — and you should, the day you're eligible:

- **School-district homestead:** the first \$100,000 of value is exempt from the school-district portion (LISD or Liberty Hill ISD, depending on your home) — the biggest single break.
- **Williamson County:** a 5% homestead exemption for resident homeowners.
- **City of Leander / Cedar Park:** a smaller 1% city homestead exemption — these fast-growing cities keep it modest on purpose.
- **Age 65+ or disabled:** an additional \$10,000 school exemption, plus a ceiling on school taxes.

How to Estimate Your Bill

QUICK FORMULA

(Appraised Value – \$100,000) × Combined Rate = rough annual tax

The \$100,000 homestead deduction applies to the school portion. For the true combined rate on a specific home, pull it at wcad.org → Property Search → enter the address → view the tax-rate breakdown. We'll do this with you on any home before you write an offer.

RELOCATING FROM CALIFORNIA, NEW YORK, OR WASHINGTON?

Run the whole picture, not just the tax rate. Texas's higher property tax is frequently offset — sometimes entirely — by the absence of a state income tax. For most relocating households, the total-tax math still favors the move. Let's run your actual numbers side by side.

PART TWO

Place — Where to Buy

The hardest lesson from two decades of relocation clients: the suburb you choose matters more than the house you buy. A great house in the wrong suburb is worse than an average house in the right one.

Leander vs. Cedar Park vs. Liberty Hill

All three share the Hill Country setting, but they buy very differently — starting with schools: Leander and Cedar Park sit in Leander ISD, while Liberty Hill is served primarily by its own Liberty Hill ISD. Here's the honest read:

	The feel	The trade-off
Leander	Newer construction, master-planned communities, Hill Country views, the best value per square foot	Retail and dining still catching up; more MUD neighborhoods
Cedar Park	More finished and established, best retail and restaurants, mature neighborhoods	Runs roughly \$40K–\$50K more than Leander for similar square footage
Liberty Hill	More land, more room to breathe, fast-growing newer communities	Longer commute; amenities are newest and still arriving

Our shorthand: Leander for new-build value, Cedar Park for the finished suburban feel, Liberty Hill for space. But the right answer is the one that fits how *you* actually live — which is the whole point of us talking.

Schools — Two Districts, Not One

For families, this is often question number one — and here's a local fact that surprises almost every relocating buyer: our three towns are served by **two separate school districts**.

- **Leander ISD (LISD)** serves Leander and Cedar Park (plus some neighboring areas). At 43,000+ students it's one of the fastest-growing districts in Texas and consistently ranks near the top of the Austin region — strong academics, athletics, and one of the better fine-arts programs in suburban Texas.
- **Liberty Hill ISD (LHISD)** serves Liberty Hill. Smaller but growing at a remarkable clip — among the fastest-growing districts in the Austin area, with its second high school opening in 2026 and new campuses coming online almost every year. Strong hometown identity, and families move here specifically for it.

THE WRINKLE: YOUR ADDRESS DOES NOT DECIDE YOUR DISTRICT

A Leander or Liberty Hill mailing address does not guarantee that district's schools. Properties near the Leander–Liberty Hill boundary can carry one town's address and be zoned to the other's district. And within each district, attendance zones cut across neighborhoods and get redrawn as new campuses open — Liberty Hill ISD approved new boundaries for 2026–27 for exactly that reason.

The fix: verify the district through the county appraisal district's property record (the same wcad.org lookup we use for taxes — the school district is listed right in the taxing entities), then confirm the campus zone with the district itself. Never fall in love with a house for a specific school until we've verified both for that exact address. We check this every time.

The Commute — Test It Before You Fall in Love

Nothing wrecks a relocation faster than a commute that looked fine on a map. Two rules:

- **Drive it at 7:30 AM on a weekday** to your actual office — not at noon on a Sunday. The difference is enormous.
- **Know your options:** the Capital Metro Red Line runs Leander → Cedar Park → North Austin/Domain → downtown, and the 183A toll road buys back real time for a few dollars a trip. For many buyers, a MetroRail-accessible home changes the whole equation.

New Construction & Builder Incentives

Our area is full of master-planned communities — *Travisso, Crystal Falls, and Bryson* in and around Leander; *Santa Rita Ranch and Rancho Sienna* toward Liberty Hill — and in 2026 builders are competing hard for buyers. That competition is your leverage.

WHAT BUILDERS ARE OFFERING IN 2026

- **Rate buydowns** — often 1–2 points below market
- **Closing / flex-cash credits** — commonly \$5K–\$25K
- **Design-center credits** — \$10K–\$30K on spec homes

TWO THINGS THE BUILDER'S SALES OFFICE WON'T TELL YOU

1. **Bring your own agent — and register them on your first visit.** The builder pays our commission, it costs you nothing, and you get someone on *your* side of a contract written by the builder's attorneys.
2. **“Free” incentives are priced in.** A rate buydown or design credit is often baked into the home price. We weigh the whole deal, not the shiny number on the sign.

RELOCATING? SEE IT IN PERSON.

Photos flatter everything. Before you commit from afar, visit the neighborhood at different times of day, walk it, and get a feel for traffic and noise. If you can't get here, we'll be your eyes — video walkthroughs, honest impressions, the works.

PART THREE

Process — How the Purchase Works

Once you know the money and the place, the process itself is very learnable. Here's the whole arc.

The Market Right Now (2026)

This is the most buyer-friendly market we've seen in years. Inventory is well above recent lows, prices have stabilized, and buyers have real negotiating power — room to ask for repairs, closing-cost help, and rate buydowns that simply didn't exist in 2020–2022. One nuance we'll coach you on: **days on market means something different now**. A home sitting 60 days in 2026 tells a different story than the same 60 days did at the peak, and it changes how we write the offer.

The Step-by-Step Timeline

1. **Get pre-approved.** Real budget, real documents, real credibility.
2. **Define the search with me.** Suburb, must-haves, school zones, MUD tolerance, commute.
3. **Tour — in person or virtually.** We drive commutes and pull tax breakdowns as we go.
4. **Write the offer.** Price, terms, and concessions built for today's market.
5. **Option period & inspection.** The Texas-specific step below — don't skip it.
6. **Appraisal & financing.** Lender verifies value and finalizes the loan.
7. **Final walkthrough & closing.** Sign, fund, get keys. Then file your homestead exemption.

Two Texas Terms You Must Know

OPTION PERIOD & EARNEST MONEY

The option period is a short window (negotiated in days) right after your offer is accepted when you can inspect the home and, for a small fee, back out for *any reason* with your earnest money returned. It's your safety valve — we use it well.

Earnest money is a good-faith deposit that shows the seller you're serious. It's credited toward your costs at closing — you're not losing it, you're parking it.

Don't Skip the Inspection

Even in a softer market, the inspection is your protection. It's a few hundred dollars that routinely uncovers thousands in issues — and in this market, findings become negotiating leverage for repairs or credits. We never waive it lightly.

The Questions Buyers Don't Think to Ask

This is the section we're proudest of — the questions that only come up after you've bought the wrong thing. Ask these before, and you're ahead of most buyers in the market.

“What's the MUD's bond-retirement schedule?”

Two identical homes can have very different 10-year tax futures depending on where each MUD sits in paying off its debt. This question can be worth thousands.

“Is the builder's rate buydown actually saving me money, or is it in the price?”

Incentives are marketing. We compare the all-in deal — price, rate, credits, and resale outlook — not the headline.

“What will this neighborhood look like in three years?”

In fast-growing areas, today's quiet cul-de-sac can back up to tomorrow's arterial road or retail pad. We read the development pipeline so you're not surprised.

“Am I in the school zone — today and after the next boundary change?”

Growing districts redraw lines. We look at current zoning and the district's growth plans together.

“What's my true cost of ownership, not just my mortgage?”

Taxes, insurance, HOA, MUD/PID, and maintenance. The payment is the beginning of the number, not the end of it.

THE ONE-LINE TAKEAWAY

In our market, the house is the easy part. Taxes, districts, zones, and timing are where the money is won or lost — and that's exactly where we earn our keep.

Your Next Step

You don't have to figure any of this out alone — that's the whole reason we do this work. Whether you're months from buying or ready to tour this weekend, the smartest move is the same: **let's talk before you fall in love with a house**. We'll get your budget clear, narrow the right community, and build a plan that fits your life.

Bring us your questions — especially the ones this guide raised. That's exactly the conversation we want to have.



Ben & Lety Love — here whenever you're ready.

LET'S GET STARTED

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Quick Reference

Buyer Checklist

- Get pre-approved (not just pre-qualified)
- Organize documents; explain any large deposits
- Explore down payment assistance (TDHCA, TSAHC, MCC)
- Pick target community; verify the school district AND campus zone (address doesn't decide it)
- Pull the tax-rate breakdown at wcad.org for any home
- Ask for the MUD rate AND bond-retirement schedule
- Drive the commute at 7:30 AM on a weekday
- Never skip the inspection during your option period
- File your homestead exemption after closing

Key Contacts & Resources

Need	Where to go
Property tax & appraisal	Williamson Central Appraisal District — wcad.org — 625 FM 1460, Georgetown, TX 78626
Protest your appraisal	File with WCAD by April 30 annually
State loan & DPA programs	thetexashomebuyerprogram.com (TDHCA) tsahc.org/homebuyers-renters (TSAHC)
School information	Leander ISD & Liberty Hill ISD — verify the district via the WCAD property record, then the campus zone with the district

Glossary

- **PITI** — Principal, Interest, Taxes, Insurance; your true monthly payment.
- **PMI** — Private Mortgage Insurance; required under 20% down on conventional loans, removable at 20% equity.
- **MIP** — FHA's Mortgage Insurance Premium: 1.75% upfront (usually financed) plus a monthly premium; typically exits via refinance.
- **MUD** — Municipal Utility District; funds infrastructure, adds to your tax bill, declines over time.
- **PID** — Public Improvement District; similar to a MUD for specific improvements.
- **Homestead exemption** — Lowers taxable value on your primary residence; apply once after moving in.
- **Option period** — Texas-specific window to inspect and cancel for any reason for a small fee.
- **Earnest money** — Good-faith deposit credited toward closing costs.
- **Pre-approval** — Verified lender commitment; stronger than a pre-qualification estimate.

Disclaimer: This guide is for general educational purposes and reflects market conditions, tax rates, and programs current as of 2026, which change over time. It is not legal, tax, or financial advice. Verify all figures for your specific property and situation with the appropriate professionals and authorities.